

Dear member,

this letter contains important information about your unemployment benefits for 2025.

Taxation of earnings-related unemployment benefit in 2025

Your 2024 tax card will remain valid until the end of the year. If you wish, you can request a new revised tax card for benefits from the Tax Administration. Without a revised tax card, a minimum tax rate of 25 % will be withheld, even if your tax card shows a lower rate. If you provide the revised tax card for benefits to the fund, tax will be withheld according to the revised card.

The easiest way to request a revised tax card is through the Tax Administration's MyTax service. The updated tax information will be sent to us automatically overnight. If you want your daily allowance application to be processed with the new tax information, please submit your continued application no earlier than the day after you have ordered the new tax card.

Starting as an employer? Here's what to do

If you become employer, you should join a wage-earners' unemployment fund immediately after starting your new job, as you cannot accumulate work condition credits for employment with the Entrepreneur Fund.

If you transfer to a wage-earners' fund and become unemployed before meeting the wage-earner's work condition, the wage-earners' fund can continue paying the daily allowance previously defined by the Entrepreneur Fund. This allowance will be paid for the remaining days of your maximum payment period (300/400/500 days). Once you meet the wage-earners' work condition, your unemployment allowance will be reassessed.

To retain your daily allowance entitlement when switching funds, you must join the new fund within one month of leaving the Entrepreneur Fund, and all membership fees must be paid up to the date of resignation. Contact details for wage-earners' funds can be found at www.tyj.fi.

Fell ill? Here's what to do

If you fall ill while unemployed and are eligible for sickness allowance from Kela, notify both the Entrepreneur Fund and the employment authority. Indicate in your unemployment allowance application that you are applying for sickness allowance or other social benefits. The Entrepreneur Fund can pay you unemployment allowance for the waiting period of the sickness allowance.

Started a new business? Here's what to do

Notify the employment authority about starting a new business. If you start a business while unemployed, your employment in the business does not prevent payment of unemployment allowance during the first four months of employment.

After four months, if the employment authority considers your business to be secondary, unemployment allowance may still be paid. However, if your business is deemed primary, payment of the allowance will stop. Your business income will reduce the amount of unemployment allowance. You can use the calculator on our website at www.yrittajakassa.fi/jasenille/laskurit to estimate how your business income affects your unemployment allowance.

Have you retired or turned 65? Resign from the Fund

We pay daily allowance until the end of the month in which you turn 65. If you have been granted old-age pension or full disability pension, fund membership is no longer beneficial to you. These pensions are disqualifying benefits for unemployment allowance. You can resign from the fund by sending a message via eServices.

More information

Should you have any questions about your unemployment benefits, please do not hesitate to contact us by phone or through eServices. Our phone service is available Monday–Thursday 9:00–11:00 and Tuesday 13:00–15:00.